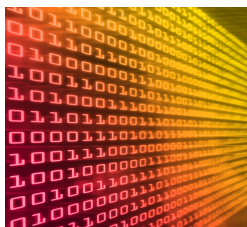


Fast Facts

Identity Theft Protection

The Financial Identity Fraud and Identity Theft Protection Act (FIFTPA) provides consumers with several protections to guard against identity theft.



Security Freeze:

- A security freeze placed on a credit report prevents anyone from accessing your report without your permission.
- To place a freeze, you must contact each one of the major credit reporting agencies.
- It is FREE to place, thaw or remove a security freeze.

Credit Report Disputes:

- The Federal Fair Credit Reporting Act (FCRA) allows a consumer to dispute inaccurate, untimely information being displayed on his or her credit report.
- FIFITPA mirrors the “dispute” portions of FCRA and provides additional steps credit reporting agencies must follow when a consumer disputes an item on a credit report:
 - If the credit reporting agency admits the item should not be reported, they must contact anyone who requested your report in the last six months and tell them the information was wrong.
 - If the credit reporting agency denies the dispute, they must provide you evidence that the information is correct.

New Responsibilities for Businesses:

Records Disposal

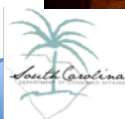
- Businesses and public bodies must make a consumer's personal identifying information (PII) unreadable or undecipherable before disposing or selling records or items containing PII. PII is:
 - a consumer's first name or initial combined with:
 - their last name and
 - unencrypted or redacted data including the consumer's social security number or driver's license number or financial account number (includes credit card, debit card and security code) or other numbers or information that would allow access to the consumer's financial accounts.

Security Breaches

- Businesses and public bodies must notify South Carolina consumers of a security breach. A security breach is the unauthorized access to, and acquisition of, items containing PII where illegal use of the PII has occurred or is likely to occur.
- If notice of a breach is sent to more than 1,000 persons at one time, the business or public body must notify SCDCA and the three major credit reporting agencies.



Businesses must take extra measures to protect consumers' information!



South Carolina Department of Consumer Affairs
Toll-free at 1.800.922.1594 or 803.734.4200
Online at www.sccconsumer.gov